



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** TEXAS CAPITAL BANCSHARES, INC.

**City/State** DALLAS, TX

## Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 31,085,377

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**TEXAS CAPITAL BANCSHARES, INC.**  
**2000 MCKINNEY AVENUE, SUITE 700**  
  
**DALLAS, TX 75201**

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BHC Name

City/State

## Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	34,361,431	39,979,828	38,190,909	37,503,263	30,984,347
Net income (\$000)	39,650	71,938	253,939	66,289	322,866
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.14	2.55	18	2.01	2.67	14	2.02	2.60	16	2.33	2.77	21	3.20	3.01	55
+ Non-interest income	0.27	0.97	8	0.42	1.13	17	0.30	1.04	7	0.32	1.21	7	0.21	1.32	6
- Overhead expense	1.78	2.18	21	1.54	2.28	11	1.51	2.17	9	1.74	2.57	14	1.83	2.69	15
- Provision for credit losses	-0.02	0.04	31	-0.06	-0.12	52	-0.08	-0.09	46	0.67	0.51	76	0.25	0.15	76
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0	0.02	16	0	0.01	22
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	0.62	1.35	8	0.96	1.78	8	0.89	1.66	6	0.26	1.04	10	1.34	1.56	30
Net operating income	0.46	1.03	10	0.72	1.36	9	0.66	1.26	6	0.18	0.81	11	1.04	1.19	27
Net income	0.46	1.02	10	0.72	1.35	9	0.66	1.26	5	0.18	0.82	11	1.04	1.19	27
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.47	2.96	20	2.33	3.18	13	2.34	3.06	13	2.87	3.55	16	4.52	4.41	59
Interest expense	0.30	0.20	82	0.29	0.29	61	0.29	0.25	67	0.51	0.52	56	1.27	1.08	71
Net interest income (tax equivalent)	2.18	2.75	15	2.04	2.88	13	2.05	2.80	14	2.36	3.01	18	3.26	3.33	40
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	-0.01	0.09	14	0.11	0.16	46	0.06	0.11	41	0.76	0.27	91	0.28	0.21	71
Earnings coverage of net loan and lease losses (X)	-100.61	38.54	9	13.89	25.70	49	23.86	39.72	56	1.72	22.91	10	6.56	24.40	25
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97	1.20	27	0.99	1.49	19	0.93	1.23	25	1.04	1.58	18	0.79	0.83	46
Allowance for loan and lease losses / Total loans and leases	0.97	1.17	30	0.99	1.47	20	0.93	1.20	26	1.03	1.55	17	0.72	0.81	41
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.27	0.47	25	0.40	0.70	26	0.32	0.49	30	0.52	0.71	39	0.83	0.57	77
30-89 days past due loans and leases / Total loans and leases	0.07	0.32	11	0.14	0.33	21	0.11	0.32	18	0.08	0.39	9	0.11	0.43	11
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-8.49	-1.97	25	-18.77	-0.51	5	-11.02	-2.33	22	-8.22	3.20	17	9.16	14.45	34
Net short-term noncore funding dependence	-9.61	-6.65	30	-20.86	-6.88	12	-12.55	-7.71	29	-11.40	-4.76	22	9.07	3.38	64
Net loans and leases / Total assets	69.08	59.31	74	60.77	60.99	43	65.08	58.67	66	64.83	61.58	52	83.04	63.77	97
<b>Capitalization</b>															
Tier 1 leverage ratio	9.89	9.06	74	8.32	9.15	27	9.01	8.98	57	7.52	9.13	8	8.42	9.76	14
Holding company equity capital / Total assets	9.94	10.29	45	7.89	10.72	10	9.24	10.71	27	7.61	11.16	6	8.70	12.43	8
Total equity capital (including minority interest) / Total assets	9.94	10.40	43	7.89	10.85	8	9.24	10.82	25	7.61	11.29	5	8.70	12.57	7
Common equity tier 1 capital / Total risk-weighted assets	11.45	12.21	41	10.19	12.57	13	11.06	12.42	28	9.35	12.38	3	8.88	12.17	1
Net loans and leases / Equity capital (X)	6.95	5.82	75	7.70	5.73	85	7.04	5.53	80	8.52	5.58	92	9.54	5.21	96
Cash dividends / Net income	10.88	33.45	15	5.25	23.13	16	7.37	28.27	12	14.71	42.30	15	3.02	33.12	8
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	-22.39	9.35	0	11.64	16.49	43	-7.94	10.50	3	15.91	16.68	51	15.18	9.26	78
Equity capital	-2.20	4.03	37	12.70	9.13	74	11.79	7.46	80	1.38	6.99	23	13.27	10.49	75
Net loans and leases	-11.78	6.29	3	-2.55	7.22	23	-7.59	3.36	11	-9.50	9.07	3	11.02	9.10	69
Noncore funding	-49.77	-10.65	8	-41.08	-25.09	32	-27.73	-14.79	29	0.01	-12.18	65	-18.39	6.59	16
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	12.05	11.08	64	3.46	11.33	31	11.60	10.95	65	3.80	13.56	28	3.85	13.04	35
Equity investment in subsidiaries / Equity capital	98.91	103.47	28	93.21	102.85	8	98.68	103.22	25	102.41	102.81	48	101.89	103.22	46
Cash from ops + noncash items + op expense / Op expense + dividends	79.92	125.04	32	79.75	98.58	38	51.96	154.48	12	47.87	147.24	5	50.72	190.27	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	186,409	214,217	815,453	1,004,473	1,273,920	-12.98	6.51
Income from lease financing receivables.....	1,247	1,379	5,023	6,889	10,208	-9.57	-29.87
Fully taxable income on loans and leases.....	187,443	215,066	819,096	1,003,324	1,267,641	-12.84	7.19
Tax-exempt income on loans and leases.....	213	530	1,380	8,038	16,487	-59.81	-88.92
Estimated tax benefit on income on loans and leases.....	57	141	367	2,137	4,383	-59.88	-94.54
Income on loans and leases (tax equivalent).....	187,713	215,737	820,843	1,013,499	1,288,511	-12.99	5.56
Investment interest income (tax equivalent).....	17,723	10,341	44,564	19,336	10,375	71.39	8670.65
Interest on balances due from depository institutions.....	3,571	2,932	13,232	27,569	71,093	21.79	-45.62
Interest income on other earning assets.....	211	466	1,495	2,487	7,808	-54.72	-77.09
Total interest income (tax equivalent).....	209,218	229,476	880,134	1,062,891	1,377,787	-8.83	12.78
Interest on time deposits of \$250K or more.....	475	1,161	3,596	7,009	7,310	-59.09	62.67
Interest on time deposits < \$250K.....	610	2,195	4,795	31,322	48,463	-72.21	87.69
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	12,544	16,648	57,116	107,786	237,745	-24.65	-1.04
Interest on other borrowings and trading liabilities.....	5,133	3,205	19,261	25,205	75,311	60.16	65.42
Interest on subordinated debt and mandatory convertible securities.....	6,221	5,130	22,980	16,764	16,764	21.27	48.47
Total interest expense.....	24,983	28,339	107,748	188,086	385,593	-11.84	21.36
Net interest income (tax equivalent).....	184,235	201,137	772,386	874,805	992,194	-8.40	11.71
Non-interest income.....	23,594	42,007	113,566	121,112	66,166	-43.83	52.46
Adjusted operating income (tax equivalent).....	207,829	243,144	885,952	995,917	1,058,360	-14.52	15.20
Overhead expense.....	152,954	154,060	577,991	653,106	566,650	-0.72	46.87
Provision for credit losses.....	-2,000	-6,000	-30,000	249,769	77,794		
Securities gains (losses).....	0	0	0	0	-331		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	53,234	95,462	340,238	96,040	415,968	-44.24	-20.17
Applicable income taxes.....	13,087	22,911	84,116	25,657	84,295	-42.88	-42.69
Tax equivalent adjustments.....	497	613	2,183	4,094	6,255	-18.92	-52.03
Applicable income taxes (tax equivalent).....	13,584	23,524	86,299	29,751	90,550	-42.25	-43.09
Minority interest.....	0	0	0	0	2,552		-100.00
Net income before discontinued operations, net of minority interest.....	39,650	71,938	253,939	66,289	322,866	-44.88	-6.80
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	39,650	71,938	253,939	66,289	322,866	-44.88	-6.80
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	39,650	71,938	253,939	66,289	325,418	-44.88	-7.40
Investment securities income (tax equivalent).....	17,723	10,341	44,564	19,336	10,375	71.39	8670.65
US Treasury and agency securities (excluding mortgage-backed securities).....	1,104	352	1,408	597	0	213.64	12166.67
Mortgage-backed securities.....	14,314	7,613	32,477	8,129	285	88.02	11170.87
All other securities.....	2,305	2,376	10,679	10,610	10,090	-2.97	3389.04
Cash dividends declared.....	4,313	3,779	18,721	9,750	9,750	14.13	76.98
Common.....	0	0	0	0	0		
Preferred.....	4,313	3,779	18,721	9,750	9,750	14.13	76.98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.44	2.75	25	2.30	2.96	15	2.30	2.85	16	2.83	3.27	19	4.45	4	81
Less: Interest expense .....	0.29	0.19	82	0.28	0.27	63	0.28	0.23	69	0.50	0.48	62	1.24	0.98	74
Equals: Net interest income (tax equivalent) .....	2.14	2.55	18	2.01	2.67	14	2.02	2.60	16	2.33	2.77	21	3.20	3.01	55
Plus: Non-interest income .....	0.27	0.97	8	0.42	1.13	17	0.30	1.04	7	0.32	1.21	7	0.21	1.32	6
Equals: adjusted operating income (tax equivalent) .....	2.42	3.56	6	2.43	3.87	5	2.32	3.70	6	2.66	4.04	4	3.42	4.41	12
Less: Overhead expense .....	1.78	2.18	21	1.54	2.28	11	1.51	2.17	9	1.74	2.57	14	1.83	2.69	15
Less: Provision for credit losses .....	-0.02	0.04	31	-0.06	-0.12	52	-0.08	-0.09	46	0.67	0.51	76	0.25	0.15	76
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	42	0	0.01	33	0	0.01	23	0	0.02	17	0	0.01	21
Plus: other tax equivalent adjustments .....	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	0.62	1.35	8	0.96	1.78	8	0.89	1.66	6	0.26	1.04	10	1.34	1.56	30
Less: Applicable income taxes (tax equivalent) .....	0.16	0.31	13	0.24	0.40	13	0.23	0.38	12	0.08	0.23	13	0.29	0.36	32
Less: Minority interest .....	0	0	42	0	0	42	0	0	40	0	0	42	0.01	0	88
Equals: Net operating income .....	0.46	1.03	10	0.72	1.36	9	0.66	1.26	6	0.18	0.81	11	1.04	1.19	27
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.46	1.02	10	0.72	1.35	9	0.66	1.26	5	0.18	0.82	11	1.04	1.19	27
Memo: Net income (last four quarters) .....	0.60	1.17	7	0.40	1.07	7	0.66	1.26	5	0.18	0.82	11	1.04	1.19	27
Net income—BHC and noncontrolling (minority) interest .....	0.46	1.04	8	0.72	1.37	8	0.66	1.27	3	0.18	0.83	10	1.05	1.20	29
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	98.55	93.16	96	98.58	93.08	96	98.67	93.08	96	98.64	92.32	97	98.37	91.05	97
Average interest-bearing funds / Average assets .....	46.79	60.43	7	54.01	62.97	14	50.57	61.99	8	59.01	64.06	25	62.45	65.57	37
Interest income (tax equivalent) / Average earning assets .....	2.47	2.96	20	2.33	3.18	13	2.34	3.06	13	2.87	3.55	16	4.52	4.41	59
Interest expense / Average earning assets .....	0.30	0.20	82	0.29	0.29	61	0.29	0.25	67	0.51	0.52	56	1.27	1.08	71
Net interest income (tax equivalent) / Average earning assets .....	2.18	2.75	15	2.04	2.88	13	2.05	2.80	14	2.36	3.01	18	3.26	3.33	40
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.50	3.88	26	3.61	4.05	27	3.52	4.01	24	3.89	4.27	27	4.87	5.09	40
Interest-bearing bank balances .....	0.22	0.18	82	0.12	0.10	73	0.15	0.14	77	0.32	0.27	70	2.02	2.04	44
Federal funds sold and reverse repos .....	0.33	0.28	65	0.09	0.26	50	0.07	0.25	38	0.60	0.68	56	2.07	2.44	38
Trading assets .....	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	2.47	2.93	20	2.32	3.15	12	2.33	3.04	12	2.86	3.51	16	4.50	4.36	61
Investment securities (tax equivalent) .....	1.88	1.78	64	1.21	1.84	9	1.23	1.77	13	2.21	2.25	44	4.99	2.76	96
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.88	1.09	34	1.13	1.30	40	1.13	1.14	49	0.96	1.75	17		2.32	
Mortgage-backed securities .....	1.84	1.67	67	0.96	1.60	6	0.98	1.57	6	0.85	2.05	1	4.96	2.61	99
All other securities .....	5.08	2.75	93	5.05	2.93	91	5.71	2.81	93	5.34	3.24	92	5.04	4.06	82
Interest-bearing deposits .....	0.39	0.16	94	0.42	0.26	79	0.40	0.21	87	0.76	0.53	76	1.87	1.10	90
Time deposits of \$250K or more .....	1.03	0.48	96	1.26	0.82	86	1.19	0.66	91	2.21	1.42	95	2.33	1.96	81
Time deposits < \$250K .....	0.29	0.44	27	0.51	0.78	22	0.34	0.62	20	1.27	1.36	42	2.26	1.82	77
Other domestic deposits .....	0.41	0.13	94	0.41	0.17	91	0.40	0.15	91	0.69	0.36	89	1.85	0.93	92
Foreign deposits .....		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.33	0.16	86	0.15	0.18	61	0.15	0.17	63	0.52	0.62	57	2.31	1.86	73
Other borrowed funds and trading liabilities .....	1	1.14	46	0.39	1.38	20	0.71	1.27	30	0.69	1.50	15	2.22	2.38	40
All interest-bearing funds .....	0.62	0.31	89	0.52	0.42	69	0.56	0.37	83	0.85	0.74	65	1.99	1.49	79

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	23,594	42,007	113,566	121,112	66,166
Fiduciary activities income	555	471	2,188	2,031	2,082
Service charges on deposit accounts - domestic	6,116	4,793	19,054	11,948	11,636
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	3,424	2,384	10,985	7,967	6,728
Insurance activities revenue	0	7	11	18	24
Venture capital revenue	0	0	0	0	0
Net servicing fees	99	12,753	-5,509	-32,492	-4,233
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	612	10,877	18,733	66,034	-21,687
Other non-interest income	12,788	10,722	68,104	65,606	71,616
Total overhead expenses	152,954	154,060	577,991	653,106	566,650
Personnel expense	99,859	87,367	350,197	340,255	314,058
Net occupancy expense	8,885	8,274	33,232	34,955	32,989
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	101	534	405	432	470
Other operating expenses	44,109	57,885	194,157	277,464	219,133
Fee income on mutual funds and annuities	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,902	1,612	1,748	1,618	1,736
Average personnel expense per employee	52.50	54.20	200.34	210.29	180.91
Average assets per employee	18,065.95	24,801.38	21,848.35	23,178.78	17,848.13

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	73.77	61.09	85	63.52	59.31	70	65.40	59.28	73	65.85	62.28	66	53.86	61.29	18
<b>Percent of Average Assets</b>															
Total overhead expense	1.78	2.18	21	1.54	2.28	11	1.51	2.17	9	1.74	2.57	14	1.83	2.69	15
Personnel expense	1.16	1.21	45	0.87	1.28	14	0.92	1.21	20	0.91	1.30	15	1.01	1.41	15
Net occupancy expense	0.10	0.23	11	0.08	0.24	4	0.09	0.23	6	0.09	0.26	3	0.11	0.28	3
Other operating expenses	0.51	0.71	25	0.58	0.73	36	0.51	0.72	18	0.74	0.94	41	0.71	0.97	31
Overhead less non-interest income	1.51	1.18	76	1.12	1.10	48	1.22	1.10	53	1.42	1.25	66	1.62	1.32	69
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	73.60	60.59	85	63.36	58.69	72	65.24	58.83	75	65.58	61.82	66	53.54	60.64	18
Personnel expense	48.05	33.94	95	35.93	33.28	66	39.53	32.93	84	34.16	32.36	58	29.67	32.39	33
Net occupancy expense	4.28	6.43	20	3.40	6.42	10	3.75	6.23	13	3.51	6.58	10	3.12	6.52	8
Other operating expenses	21.27	19.35	68	24.03	18.45	81	21.96	19.18	71	27.90	22.28	80	20.75	21.20	57
Total non-interest income	11.35	26.24	14	17.28	28.42	25	12.82	27.67	14	12.16	28.83	14	6.25	29.23	4
Fiduciary activities income	0.27	2.31	33	0.19	2.15	30	0.25	2.20	33	0.20	2.09	29	0.20	1.97	32
Service charges on domestic deposit accounts	2.94	3.51	39	1.97	3.21	30	2.15	3.27	33	1.20	3.27	16	1.10	3.88	17
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	1.65	2.33	54	0.98	2.51	40	1.24	2.58	46	0.80	2.46	35	0.64	3.54	30
Insurance activities revenue	0	0.38	16	0	0.38	28	0	0.36	26	0	0.41	27	0	0.47	25
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.05	1.49	30	5.25	0.99	90	-0.62	0.60	1	-3.26	0.01	3	-0.40	0.28	6
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.29	1.74	28	4.47	3.74	64	2.11	3.30	47	6.63	3.92	75	-2.05	1.86	3
Other non-interest income	6.15	8.92	41	4.41	8.65	23	7.69	9.27	48	6.59	9.65	37	6.77	10.04	33
Overhead less non-interest income	62.24	33.42	94	46.09	29.66	89	52.42	30.52	96	53.42	31.93	89	47.29	31.06	92
Applicable income taxes / Pretax net operating income (tax equivalent)	24.58	20.83	81	24	21.04	76	24.72	21.18	83	26.71	18.63	95	20.26	20.56	50
Applicable income tax + TE / Pretax net operating income + TE	25.52	22.92	76	24.64	22.74	75	25.36	22.67	82	30.98	21.18	94	21.77	23.23	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	4,836,012	6,151,630	4,768,444	6,234,181	8,786,945	-21.39	-26.27
Commercial and industrial loans	8,578,510	7,368,823	8,245,023	7,175,795	7,579,520	16.42	39.44
Loans to individuals	255,494	95,316	256,163	92,658	76,998	168.05	534.01
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	3,902	4,152	3,967	4,213	5,542	-6.02	
Other loans and leases	8,081,718	11,040,600	9,610,869	11,278,540	10,845,708	-26.80	66.84
Less: Unearned income	70,152	75,980	69,389	71,362	71,317	-7.67	74.94
Loans and leases, net of unearned income	21,685,484	24,584,541	22,815,077	24,714,025	27,223,396	-11.79	23.53
Less: Allowance for loan and lease losses	211,151	242,484	211,866	254,615	195,047	-12.92	22.75
Net loans and leases	21,474,333	24,342,057	22,603,211	24,459,410	27,028,349	-11.78	23.54
Debt securities that reprice or mature in over 1 year	3,587,037	3,394,539	3,524,078	3,148,802	198,206	5.67	24933.41
Mutual funds and equity securities	40,825	34,400	45,607	33,832	25,614	18.68	266.34
Subtotal	25,102,195	27,770,996	26,172,896	27,642,044	27,252,169	-9.61	44.19
Interest-bearing bank balances	5,136,680	11,212,276	7,765,996	9,032,807	4,233,766	-54.19	84.78
Federal funds sold and reverse repos	0	0	0	0	30,000		-100.00
Debt securities that reprice or mature within 1 year	14,153	14,119	14,123	14,336	16,051	0.24	-15.40
Trading assets	30,238	66,565	37,788	97,046	46,719	-54.57	30.75
Total earning assets	30,283,266	39,063,956	33,990,803	36,786,233	31,578,705	-22.48	49.52
Non-interest-bearing cash and due from depository institutions	234,853	215,835	180,663	173,573	161,817	8.81	102.44
Premises, fixed assets, and leases	82,071	87,414	76,232	91,514	111,252	-6.11	293.98
Other real estate owned	0	0	0	0	0		-100.00
Investment in unconsolidated subsidiaries	3,406	3,406	3,406	3,406	3,406	0.00	0.00
Intangible and other assets	481,781	683,822	480,634	671,370	692,952	-29.55	6.50
Total assets	31,085,377	40,054,433	34,731,738	37,726,096	32,548,132	-22.39	48.98
Quarterly average assets	34,361,431	39,979,828	37,291,334	39,463,576	34,610,316	-14.05	64.71
Average loans and leases (YTD)	21,426,854	23,878,973	23,302,005	26,083,704	26,477,721	-10.27	27.52
<b>Memoranda</b>							
Loans held-for-sale	8,085	176,286	8,123	283,165	2,577,134	-95.41	-99.09
Loans not held-for-sale	21,677,399	24,408,255	22,806,954	24,430,860	24,646,262	-11.19	30.03
Real estate loans secured by 1-4 family	363,384	572,837	369,736	635,711	3,034,650	-36.56	-69.69
Commercial real estate loans	4,455,479	5,563,956	4,381,512	5,584,520	5,737,319	-19.92	-16.57
Construction and land development	1,909,784	2,484,774	1,822,399	2,461,872	2,626,703	-23.14	-12.44
Multifamily	338,672	458,229	315,269	507,246	420,839	-26.09	-5.09
Nonfarm nonresidential	2,207,023	2,620,953	2,243,844	2,615,402	2,689,777	-15.79	-21.24
Real estate loans secured by farmland	17,149	14,837	17,196	13,950	14,976	15.58	-14.89
Total investment securities	3,642,015	3,443,058	3,583,808	3,196,970	239,871	5.78	8529.75
U.S. Treasury securities	367,854	0	0	0	0		2104.96
US agency securities (excluding mortgage-backed securities)	113,516	119,840	120,944	123,589	0	-5.28	
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	2,942,074	3,095,787	3,225,378	2,828,956	5,266	-4.97	20365.18
Asset-backed securities	177,746	193,031	191,879	210,593	208,991	-7.92	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	40,825	34,400	45,607	33,832	25,614	18.68	266.34
Available-for-sale securities	2,591,218	3,408,658	3,538,201	3,163,138	214,257	-23.98	6039.89
U.S. Treasury securities	367,854	0	0	0	0		2104.96
US agency securities (excluding mortgage-backed securities)	113,516	119,840	120,944	123,589	0	-5.28	
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	1,932,102	3,095,787	3,225,378	2,828,956	5,266	-37.59	13339.77
Asset-backed securities	177,746	193,031	191,879	210,593	208,991	-7.92	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-36,381						
Available-for-sale securities appreciation (depreciation)	-191,853	-71,440	-60,399	19,967	11,328		
Structured notes, fair value	11,901	11,465	11,846	11,417	11,964	3.80	
Pledged securities	21,381	29,637	24,032	33,537	4,732	-27.86	-26.56

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	13,434,723	15,174,642	13,390,370	12,740,947	9,438,523	-11.47	89.36
NOW, ATS and transaction accounts	1,936,773	963,884	605,640	1,049,664	729,655	100.93	301.09
Time deposits less brokered deposits < \$250K	-468,300	-1,521,077	-1,224,566	-1,411,208	-1,360,771		
MMDA and other savings accounts	9,155,244	15,290,515	12,914,649	14,966,459	13,439,447	-40.12	6.73
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	24,058,440	29,907,964	25,686,093	27,345,862	22,246,854	-19.56	59.33
Time deposits of \$250K or more	183,037	362,972	186,031	375,669	340,724	-49.57	-25.62
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,033	115,587	2,832	111,751	141,766	-98.24	-98.57
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,426,002	2,412,932	2,200,096	3,013,413	2,401,897	-40.90	-4.93
Other borrowings w/remaining maturity over 1 year	272,853	0	270,650	0	0		
Brokered deposits < \$250K	1,136,461	3,121,034	2,237,241	3,275,058	3,891,079	-63.59	-9.77
Noncore funding	3,020,386	6,012,525	4,896,850	6,775,891	6,775,466	-49.77	-4.03
Trading liabilities	30,238	67,519	37,788	96,572	46,719	-55.22	30.75
Subordinated notes and debentures + trust preferred securities	658,426	664,968	658,252	395,896	395,535	-0.98	66.88
Other liabilities	227,849	241,975	243,139	240,651	252,770	-5.84	50.56
Total liabilities	27,995,339	36,894,951	31,522,122	34,854,872	29,717,344	-24.12	48.78
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	300,000	450,000	300,000	150,000	150,000	-33.33	100.00
Common stock	507	505	506	504	503	0.40	2.22
Common surplus	1,011,353	984,207	1,008,559	991,898	978,205	2.76	5.76
Retained earnings	1,983,611	1,781,215	1,948,274	1,713,056	1,694,608	11.36	110.29
Accumulated other comprehensive income	-205,425	-56,437	-47,715	15,774	8,950		
Other equity capital components	-8	-8	-8	-8	-8		
Total holding company equity capital	3,090,038	3,159,482	3,209,616	2,871,224	2,832,258	-2.20	50.70
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	-1,470		
Total equity capital, including minority interest	3,090,038	3,159,482	3,209,616	2,871,224	2,830,788	-2.20	50.83
Total liabilities and capital	31,085,377	40,054,433	34,731,738	37,726,096	32,548,132	-22.39	48.98
<b>Memoranda</b>							
Non-interest-bearing deposits	13,434,723	15,174,642	13,390,370	12,740,947	9,438,523	-11.47	89.36
Interest-bearing deposits	11,943,215	18,217,328	14,718,995	18,255,642	17,040,134	-34.44	25.58
Total deposits	25,377,938	33,391,970	28,109,365	30,996,589	26,478,657	-24.00	52.83
Long-term debt that reprices within 1 year	271,990	0	270,582	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	3,209,616	2,871,224	2,871,224	2,832,258	2,500,394		
Accounting restatements	0	0	0	-38,092	0		
Net income	39,650	71,938	253,939	66,289	322,866		
Net sale of new perpetual preferred stock	0	289,723	139,723	0	0		
Net sale of new common stock	2,795	2,587	26,940	13,695	10,316		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	4,313	3,779	18,721	9,750	9,750		
Change in other comprehensive income	-157,710	-72,211	-63,489	6,824	8,432		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,090,038	3,159,482	3,209,616	2,871,224	2,832,258		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	15.56	37.11	14	15.36	36.10	13	13.73	36.25	13	16.52	36.22	16	27	37.78	31
Commercial and industrial loans	27.60	10.78	96	18.40	13.88	73	23.74	10.76	92	19.02	13.52	77	23.29	12.02	92
Loans to individuals	0.82	3.61	39	0.24	3.42	19	0.74	3.36	37	0.25	3.40	18	0.24	4.20	15
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.01	0.17	37	0.01	0.19	32	0.01	0.18	35	0.01	0.19	34	0.02	0.24	39
Other loans and leases	26	4.19	99	27.56	4.29	99	27.67	4.47	98	29.90	4.63	99	33.32	5.01	99
Net loans and leases	69.08	59.31	74	60.77	60.99	43	65.08	58.67	66	64.83	61.58	52	83.04	63.77	97
Debt securities over 1 year	11.54	19.47	22	8.47	16.70	16	10.15	19.46	16	8.35	15.55	17	0.61	14.60	5
Mutual funds and equity securities	0.13	0.06	80	0.09	0.06	72	0.13	0.06	77	0.09	0.05	75	0.08	0.06	69
Subtotal	80.75	80.04	45	69.33	78.43	16	75.36	79.22	27	73.27	78.16	20	83.73	79.65	50
Interest-bearing bank balances	16.52	7.18	91	27.99	9.08	97	22.36	8.50	93	23.94	7.51	96	13.01	3.06	96
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0.09	1.57	66
Debt securities 1 year or less	0.05	1.65	4	0.04	1.59	2	0.04	1.56	4	0.04	1.68	4	0.05	1.91	4
Trading assets	0.10	0.52	60	0.17	0.56	51	0.11	0.49	51	0.26	1.01	47	0.14	1.19	46
Total earning assets	97.42	91.28	99	97.53	91.48	99	97.87	91.77	99	97.51	91.05	99	97.02	89.53	99
Non-interest cash and due from depository institutions	0.76	0.96	31	0.54	1	14	0.52	0.82	22	0.46	1.07	9	0.50	1.14	9
Other real estate owned	0	0.01	11	0	0.02	5	0	0.01	9	0	0.02	4	0	0.03	4
All other assets	1.82	7.70	0	1.93	7.44	0	1.61	7.35	0	2.03	7.82	0	2.48	9.27	0
<b>Memoranda</b>															
Short-term investments	16.57	10.28	82	28.03	11.92	92	22.40	11.47	87	23.98	11.17	87	13.15	7.63	80
U.S. Treasury securities	1.18	1.80	56	0	0.98	13	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.37	0.79	51	0.30	0.73	48	0.35	0.82	51	0.33	0.63	52	0	0.54	13
Municipal securities	0	1.72	6	0	1.77	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	9.46	14.04	29	7.73	12.38	29	9.29	14.14	30	7.50	11.75	32	0.02	11.44	3
Asset-backed securities	0.57	0.56	67	0.48	0.35	75	0.55	0.50	70	0.56	0.32	77	0.64	0.28	77
Other debt securities	0	0.55	8	0	0.46	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0.03	0.40	32	0.44	0.46	64	0.02	0.55	29	0.75	0.52	71	7.92	0.39	96
Loans held for investment	69.74	59.15	76	60.94	61.15	42	65.67	58.06	67	64.76	61.72	51	75.72	63.50	83
Real estate loans secured by 1-4 family	1.17	11.67	6	1.43	11.69	7	1.06	11.46	6	1.69	11.91	10	9.32	13.29	34
Revolving	0.01	1.40	9	0.01	1.51	8	0.01	1.42	9	0.01	1.66	11	0.01	2.07	10
Closed-end, secured by first liens	1.16	9.94	8	1.42	9.76	9	1.05	9.67	9	1.67	9.81	11	9.31	10.69	43
Closed-end, secured by junior liens	0	0.17	3	0	0.21	2	0	0.17	3	0	0.22	6	0	0.28	8
Commercial real estate loans	14.33	23.42	25	13.89	22.27	26	12.62	22.69	24	14.80	22.22	28	17.63	22.23	38
Construction and land development	6.14	3.49	82	6.20	3.32	83	5.25	3.34	73	6.53	3.40	81	8.07	3.44	88
Multifamily	1.09	3.52	25	1.14	3.21	26	0.91	3.57	22	1.34	3.12	27	1.29	3.01	33
Nonfarm nonresidential	7.10	15.11	22	6.54	14.77	22	6.46	14.57	22	6.93	14.72	26	8.26	14.69	30
Real estate loans secured by farmland	0.06	0.33	45	0.04	0.33	41	0.05	0.30	47	0.04	0.33	41	0.05	0.36	42

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	22.30	61.87	8	25.02	57.91	9	20.90	61.05	7	25.23	57.15	10	32.28	57.46	15
Real estate loans secured by 1-4 family	1.68	20.07	6	2.33	19.43	7	1.62	19.86	6	2.57	19.43	9	11.15	20.75	23
Revolving	0.02	2.35	7	0.02	2.45	8	0.02	2.43	9	0.02	2.64	10	0.02	3.15	8
Closed-end	1.66	17.49	6	2.31	16.76	7	1.60	17.24	7	2.55	16.59	9	11.13	17.39	28
Commercial real estate loans	20.55	38.39	23	22.63	35.36	24	19.20	37.86	22	22.60	34.63	25	21.07	33.52	27
Construction and land development	8.81	5.82	74	10.11	5.29	82	7.99	5.65	70	9.96	5.26	82	9.65	5.09	80
1-4 family	2.36	1.29	76	2.63	1.05	86	2.23	1.18	77	2.43	0.93	84	2.59	0.94	84
Other	6.45	4.49	68	7.47	4.21	84	5.76	4.40	64	7.53	4.19	82	7.05	4.02	78
Multifamily	1.56	5.66	17	1.86	5.08	22	1.38	5.78	15	2.05	4.96	24	1.55	4.69	21
Nonfarm nonresidential	10.18	25	20	10.66	23.47	22	9.83	24.56	19	10.58	22.93	23	9.88	22.15	23
Owner-occupied	3.77	8.44	24	3.41	7.93	23	3.59	8.29	23	3.49	7.68	23	3.05	7.72	26
Other	6.41	16.32	18	7.25	15.25	22	6.24	15.94	18	7.10	14.95	23	6.84	14.34	22
Real estate loans secured by farmland	0.08	0.59	43	0.06	0.56	41	0.08	0.54	43	0.06	0.54	41	0.06	0.55	40
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	39.56	18.81	94	29.97	23.16	73	36.14	18.86	87	29.04	22.17	75	27.84	19.53	76
Loans to individuals	1.18	6.52	34	0.39	6.02	17	1.12	6.24	32	0.37	6.13	17	0.28	7.13	10
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.02	0.31	36	0.02	0.33	33	0.02	0.34	35	0.02	0.32	34	0.02	0.37	38
Other loans and leases	37.27	8.03	94	44.91	8.05	94	42.13	8.75	94	45.64	9.09	93	39.84	9.85	92
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	134.41	395.39	11	173.32	382.51	13	133.93	391.81	10	194.77	381.27	17	282.76	391.26	30
Real estate loans secured by 1-4 family	10.10	125.02	5	16.14	124.29	7	10.38	126.06	6	19.86	125.03	10	97.65	138.18	35
Revolving	0.11	14.84	8	0.13	16.14	8	0.13	15.44	8	0.15	17.42	10	0.16	21.26	8
Closed-end	9.99	108.83	5	16.01	106.79	7	10.26	108.85	6	19.71	106.14	10	97.50	115.20	44
Commercial real estate loans	123.83	249.33	24	156.77	237.40	30	123.06	245.88	23	174.47	234.65	34	184.62	229.44	37
Construction and land development	53.08	36.95	69	70.01	35.26	84	51.18	35.95	67	76.91	35.62	86	84.53	34.95	90
1-4 family	14.21	8.02	77	18.25	6.84	87	14.28	7.42	78	18.74	6.34	89	22.72	6.61	89
Other	38.87	28.49	64	51.76	28.01	84	36.90	28.11	63	58.18	28.16	87	61.80	27.32	87
Multifamily	9.41	37.99	19	12.91	34.02	27	8.85	38.66	17	15.85	32.74	32	13.54	31.04	33
Nonfarm nonresidential	61.34	160.85	20	73.85	157.71	22	63.02	158.05	20	81.71	155.06	27	86.56	152.10	31
Owner-occupied	22.70	53.96	23	23.64	52.99	24	23.03	52.99	26	26.92	52.37	28	26.68	53.07	30
Other	38.64	105.37	18	50.21	102.29	27	39.99	102.54	21	54.79	100.54	29	59.88	97.41	35
Real estate loans secured by farmland	0.48	3.46	41	0.42	3.50	40	0.48	3.22	43	0.44	3.44	41	0.48	3.60	41
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	238.42	113.45	91	207.62	145.22	79	231.57	114.45	88	224.19	139.91	84	243.90	122.02	91
Loans to individuals	7.10	36.67	34	2.69	35.91	18	7.19	34.55	35	2.89	37.47	18	2.48	43.51	15
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.11	1.66	35	0.12	1.94	34	0.11	1.86	34	0.13	1.88	36	0.18	2.18	40
Other loans and leases	224.62	47.86	97	311.07	47.52	98	269.94	51.06	97	352.37	49.54	99	349.01	52.44	99
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	21.87	30.57	32	22.43	27.81	35	20.19	30.07	29	22.06	27.32	36	21.28	26.45	39
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	131.81	198.65	32	155.38	185.94	39	129.37	195.33	32	170.35	183.76	46	186.41	178.57	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	154.52	256.17	27	179.02	243.39	33	152.40	252.85	26	197.28	240.85	35	213.09	236.10	43

BHC Name

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# Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	16.57	10.28	82	28.03	11.92	92	22.40	11.47	87	23.98	11.17	87	13.15	7.63	80
Liquid assets	28.39	28.10	51	36.73	27.16	81	32.62	29.03	58	32.49	26.22	72	13.76	22.44	24
Investment securities	11.72	21.67	17	8.60	18.78	11	10.32	21.63	12	8.47	17.85	13	0.74	16.99	3
Net loans and leases	69.08	59.31	74	60.77	60.99	43	65.08	58.67	66	64.83	61.58	52	83.04	63.77	97
Net loans, leases and standby letters of credit	70.25	60.12	76	61.55	61.79	45	66.11	59.49	69	65.54	62.48	53	83.85	64.84	96
Core deposits	77.39	76.85	34	74.67	73.69	41	73.96	75.71	29	72.49	70.67	41	68.35	63.09	53
Noncore funding	9.72	9.46	67	15.01	11.95	74	14.10	10.30	74	17.96	14.13	72	20.82	19.36	66
Time deposits of \$250K or more	0.59	1.46	23	0.91	1.96	26	0.54	1.58	18	1	2.11	25	1.05	2.94	17
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.01	1.11	25	0.29	1.22	38	0.01	1.23	24	0.30	1.47	36	0.44	1.94	35
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.01	0.44	40	0.29	0.60	50	0.01	0.54	41	0.30	0.54	50	0.34	0.48	50
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	4.59	1.03	90	6.02	1.11	94	6.33	1	94	7.99	1.24	94	7.38	3.01	91
Earning assets that reprice within 1 year	82.25	36.68	99	84.27	38.67	99	84.26	37.37	98	84.15	39.38	99	90.67	39.29	99
Interest-bearing liabilities that reprice within 1 year	2.68	6.16	24	3.37	7.73	18	3.05	6.39	25	3.49	8.20	17	8.65	10.19	49
Long-term debt that reprices within 1 year	0.87	0.22	85	0	0.28	30	0.78	0.26	82	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	78.69	29.01	99	80.91	29.49	99	80.43	29.65	98	80.65	29.11	99	82.02	26.63	99
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-8.49	-1.97	25	-18.77	-0.51	5	-11.02	-2.33	22	-8.22	3.20	17	9.16	14.45	34
Net short-term noncore funding dependence	-9.61	-6.65	30	-20.86	-6.88	12	-12.55	-7.71	29	-11.40	-4.76	22	9.07	3.38	64
Short-term investment / Short-term noncore funding	188.15	265.83	51	206.65	246.74	55	173.10	273.46	38	153.45	184.19	55	63.40	77.77	56
Liquid assets - short-term noncore funding / Nonliquid assets	27.35	35.38	41	36.61	30.67	62	29.21	36.68	41	24.97	28.18	53	-8.10	16.97	9
Net loans and leases / Total deposits	84.62	73.06	76	72.90	76.22	38	80.41	72.79	70	78.91	79.43	48	102.08	90.31	83
Net loans and leases / Core deposits	89.26	78.05	72	81.39	83.77	54	88	78.25	71	89.44	88.34	60	121.49	103.93	80
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.07	-3.53	58		0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.65	-8.82	67	-2.15	1.31	4	-1.80	-0.25	15	0.67	4.31	7	0.39	1.36	30
Structured notes appreciation (depreciation) / Tier 1 capital	-0.08	-0.15	30	-0.10	0	18	-0.09	-0.02	16	-0.11	0.02	5	-0.09	0	5
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	27.73	20.27	60	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	71.15	77.97	38	99	85.49	67	98.73	83.77	68	98.94	87.23	67	89.32	85.40	45
U.S. Treasury securities	10.10	8.39	67	0	5.10	13	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	3.12	3.73	62	3.48	4.35	61	3.37	4.12	63	3.87	4.01	67	0	3.49	13
Municipal securities	0	7.89	6	0	9.71	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	80.78	65.55	70	89.91	66.67	82	90	66.54	87	88.49	66.64	78	2.20	67.43	2
Asset-backed securities	4.88	2.78	73	5.61	1.97	80	5.35	2.50	77	6.59	1.91	82	87.13	1.66	99
Other debt securities	0	3.16	8	0	3.05	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	1.12	0.30	89	1	0.36	83	1.27	0.29	89	1.06	0.35	84	10.68	0.40	98
Debt securities 1 year or less	0.39	8.63	5	0.41	9.29	5	0.39	7.78	5	0.45	10.55	6	6.69	11.86	42
Debt securities 1 to 5 years	10.58	18.50	37	0.69	16.09	4	0.57	18.25	4	0.02	17.03	2	0.45	17.94	4
Debt securities over 5 years	87.91	70.45	82	97.90	72.48	95	97.76	71.11	96	98.47	69.86	96	82.18	66.02	64
Pledged securities	0.59	29.79	4	0.86	33.48	2	0.67	32.26	4	1.05	35.67	5	1.97	30.57	8
Structured notes, fair value	0.33	0.08	88	0.33	0.05	92	0.33	0.11	88	0.36	0.02	93	4.99	0.03	96
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-54.12	-1.29	10	18.05	156.41	18	-14	27.98	21	111.39	183.32	47	49.04	26.69	73
Investment securities	5.78	28.40	20	1,404.94	31.91	99	12.10	31.36	30	1,232.79	23.62	99	99.53	11.75	97
Core deposits	-19.56	14.47	0	35.16	29.18	73	-6.07	16.94	1	22.92	26.88	41	32.06	11.23	88
Noncore funding	-49.77	-10.65	8	-41.08	-25.09	32	-27.73	-14.79	29	0.01	-12.18	65	-18.39	6.59	16

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			9,445,763	8,530,453	8,066,656
Commit: Secured commercial real estate loans	2,889,840	2,905,047	2,892,296	2,909,060	2,587,574
Commit: Unsecured real estate loans	846,069	795,169	913,162	770,702	230,530
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	363,750	310,844	356,503	267,909	261,706
Commercial and similar letters of credit	1,015	10,584	1,169	985	1,935
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	126,825	119,025	79,211	119,482	146,715
Credit derivatives - notional amount (holding company as beneficiary)	197,810	160,606	156,147	165,823	145,870
Credit derivative contracts w/ purchased credit protection-investment grade	126,825	119,026	79,211	119,482	146,715
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	615,290	0	972,471	2,868,665
Written options contracts (interest rate)	168,701	655,917	191,291	565,634	639,163
Purchased options contracts (interest rate)	168,701	655,917	191,291	565,634	639,163
Interest rate swaps	3,059,330	3,822,230	3,536,090	4,165,912	3,096,468
Futures and forward foreign exchange	0	13,328	0	13,334	4,438
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							27.20	22.78	69	22.61	22.01	57	24.78	23.52	61
Standby letters of credit	1.17	0.64	83	0.78	0.67	70	1.03	0.65	79	0.71	0.71	65	0.80	0.84	61
Commercial and similar letters of credit	0	0.02	52	0.03	0.02	75	0	0.02	52	0	0.02	48	0.01	0.02	52
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.41	0.26	74	0.30	0.28	70	0.23	0.24	68	0.32	0.35	69	0.45	0.42	69
Credit derivatives - notional amount (holding company as beneficiary)	0.64	0.18	85	0.40	0.18	80	0.45	0.18	80	0.44	0.30	79	0.45	0.52	79
Credit derivative contracts w/ purchased credit protection-investment grade	0.41	0.19	79	0.30	0.17	79	0.23	0.18	77	0.32	0.25	77	0.45	0.30	79
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	10.93	45.51	39	14.39	42.67	42	11.28	46.30	40	16.65	48.62	43	22.27	68.47	53
Interest rate contracts	10.93	33.09	42	14.35	30.32	44	11.28	32.46	42	16.62	34.36	44	22.25	47.31	57
Interest rate futures and forward contracts	0	4.02	14	1.54	4.59	67	0	3.25	12	2.58	6.21	70	8.81	10.67	80
Written options contracts (interest rate)	0.54	1.59	57	1.64	2	65	0.55	1.41	55	1.50	2.18	61	1.96	2.47	73
Purchased options contracts (interest rate)	0.54	1.35	68	1.64	1.45	76	0.55	1.31	68	1.50	1.46	75	1.96	2.65	73
Interest rate swaps	9.84	19.54	45	9.54	20.33	41	10.18	20.49	47	11.04	20.83	41	9.51	28.86	33
Foreign exchange contracts	0	6.48	26	0.03	6.19	58	0	6.30	26	0.04	6.01	55	0.01	10.12	48
Futures and forward foreign exchange contracts	0	3.96	27	0.03	3.83	60	0	3.78	27	0.04	3.47	55	0.01	5.23	50
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							40.54	44.98	56	32.70	42.82	50	30.47	45.53	39

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	3,396,732	5,762,682	3,918,672	6,282,985	7,247,897
Interest rate contracts	3,396,732	5,749,354	3,918,672	6,269,651	7,243,459
Foreign exchange contracts	0	13,328	0	13,334	4,438
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	628,618	0	985,805	2,873,103
Written options	168,701	655,917	191,291	565,634	639,163
Exchange-traded	0	0	0	0	0
Over-the-counter	168,701	655,917	191,291	565,634	639,163
Purchased options	168,701	655,917	191,291	565,634	639,163
Exchange-traded	0	0	0	0	0
Over-the-counter	168,701	655,917	191,291	565,634	639,163
Swaps	3,059,330	3,822,230	3,536,090	4,165,912	3,096,468
Held for trading	3,396,732	5,147,392	3,918,672	5,310,514	4,379,232
Interest rate contracts	3,396,732	5,134,064	3,918,672	5,297,180	4,374,794
Foreign exchange contracts	0	13,328	0	13,334	4,438
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	615,290	0	972,471	2,868,665
Interest rate contracts	0	615,290	0	972,471	2,868,665
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,354,856	5,225,789	3,806,592	5,836,833	6,755,449
One year or less	785,903	1,610,463	656,769	2,065,765	3,326,529
Over 1 year to 5 years	2,024,786	2,906,041	2,518,213	3,076,653	2,731,986
Over 5 years	544,167	709,285	631,610	694,415	696,934
Gross negative fair value (absolute value)	37,946	71,670	41,016	99,326	51,492
Gross positive fair value	37,946	72,774	41,016	102,791	48,866
Held for trading	37,946	68,952	41,016	97,117	46,901
Non-traded	0	3,822	0	5,674	1,965
Current credit exposure on risk-based capital derivative contracts	30,238	70,386	37,788	102,720	48,684
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	93.91	75	99.77	94.52	47	100	94.17	75	99.79	94.10	50	99.94	93.44	58
Foreign exchange contracts	0	3.18	25	0.23	3.16	56	0	3.47	25	0.21	3.49	55	0.06	3.20	45
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards</b>															
Written options	4.97	6.03	59	11.38	8.11	71	4.88	6.28	58	9	8.18	66	8.82	5.91	72
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	4.97	5.74	61	11.38	7.80	71	4.88	5.96	59	9	7.73	69	8.82	5.10	78
Purchased options	4.97	3.59	68	11.38	3.58	83	4.88	3.27	69	9	3.42	78	8.82	4.42	74
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	4.97	3.11	70	11.38	3.15	85	4.88	2.87	71	9	2.86	82	8.82	3.35	80
Swaps	90.07	74.58	60	66.33	69.64	37	90.24	74.26	60	66.30	68.76	39	42.72	69.75	20
<b>Held for trading</b>															
Interest rate contracts	100	38.74	97	89.32	42.14	76	100	40.42	97	84.52	43.53	72	60.42	44.16	50
Foreign exchange contracts	0	1.60	34	0.23	1.47	69	0	1.68	33	0.21	1.60	67	0.06	1.60	60
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded</b>															
Interest rate contracts	0	61.26	2	10.68	57.86	23	0	59.58	2	15.48	56.47	27	39.58	55.84	49
Foreign exchange contracts	0	57.41	2	10.68	54.11	24	0	56.71	3	15.48	53.82	27	39.58	52.22	50
Equity, commodity, and other contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	23.14	27.97	56	27.95	26.80	60	16.76	27.56	46	32.88	32.05	60	45.90	32.17	68
Over 1 year to 5 years	59.61	26.35	90	50.43	28.69	84	64.26	27.01	95	48.97	27.06	82	37.69	30.45	62
Over 5 years	16.02	29.53	37	12.31	30.03	31	16.12	29.89	37	11.05	29.56	27	9.62	28.09	29
Gross negative fair value (absolute value)	1.12	1.21	48	1.24	1.21	58	1.05	0.98	57	1.58	1.55	59	0.71	0.83	50
Gross positive fair value	1.12	1.52	45	1.26	1.70	31	1.05	1.34	35	1.64	2.23	39	0.67	1.19	28
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.01	0.06	35	0.02	0.05	49	0.01	0.04	43	0.03	0.07	53	0.02	0.06	54
Gross positive fair value (X)	0.01	0.06	33	0.02	0.07	33	0.01	0.05	30	0.03	0.09	38	0.02	0.07	37
Held for trading (X)	0.01	0.04	63	0.02	0.05	52	0.01	0.04	50	0.03	0.07	50	0.02	0.06	50
Non-traded (X)	0	0.01	4	0	0.01	23	0	0.01	5	0	0.02	27	0	0.01	29
Current credit exposure (X)	0.01	0.04	40	0.02	0.05	41	0.01	0.04	36	0.03	0.06	45	0.02	0.05	42
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.12	0.47	39	0.26	0.61	39	0.14	0.46	35	0.35	0.85	38	0.16	0.73	38

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	211,866	254,615	254,615	195,047	191,522
Gross losses	460	8,183	19,597	207,062	77,639
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	972	1,765	6,679	8,276	3,370
Net losses	-512	6,418	12,918	198,786	74,269
Provision for loan and lease losses	-1,227	-5,713	-29,831	249,769	77,794
Adjustments	0	0	0	8,585	0
Ending balance	211,151	242,484	211,866	254,615	195,047
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.01	0.04	37	-0.06	-0.11	52	-0.08	-0.09	48	0.67	0.51	76	0.25	0.15	76
Provision for loan and lease losses / Average loans and leases	-0.02	0.06	37	-0.10	-0.20	52	-0.13	-0.16	48	0.96	0.82	66	0.29	0.24	67
Provision for loan and lease losses / Net loan and lease losses	239.65	49.50	77	-89.02	-168.35	41	-230.93	-105.48	29	125.65	487.86	5	104.75	130.58	39
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	1.20	27	0.99	1.49	19	0.93	1.23	25	1.04	1.58	18	0.79	0.83	46
Allowance for loan and lease losses / Total loans and leases	0.97	1.17	30	0.99	1.47	20	0.93	1.20	26	1.03	1.55	17	0.72	0.81	41
Allowance for loan and lease losses / Net loans and leases losses (X)		38.27		9.45	18.09	48	16.40	21.39	59	1.28	11.58	1	2.63	8.03	25
Allowance for loan and lease losses / Nonaccrual assets	355.91	355.27	66	248.12	291.29	51	292.22	364.13	50	197.44	299.17	39	86.54	218.72	19
ALLL / 90+ days past due + nonaccrual loans and leases	305.03	284.19	64	201.61	246.27	45	264.98	287.08	56	160.98	244.34	33	77.65	151.73	25
Gross loan and lease losses / Average loans and leases	0.01	0.17	12	0.14	0.24	37	0.08	0.19	28	0.79	0.34	89	0.29	0.28	61
Recoveries / Average loans and leases	0.02	0.07	20	0.03	0.08	25	0.03	0.08	24	0.03	0.07	27	0.01	0.08	13
Net losses / Average loans and leases	-0.01	0.09	14	0.11	0.16	46	0.06	0.11	41	0.76	0.27	91	0.28	0.21	71
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	4.96	10.98	18	0.85	7.39	7	3.23	34.67	4	10.66	33.98	7	4.17	36.22	4
Earnings coverage of net loan and lease losses (X)	-100.61	38.54	9	13.89	25.70	49	23.86	39.72	56	1.72	22.91	10	6.56	24.40	25

#### Net Loan and Lease Losses By Type

Real estate loans	0.03	-0.01	87	0	0.03	40	0.02	0.02	67	0	0.04	28	0.01	0.01	51
Real estate loans secured by 1-4 family	0.39	-0.02	98	0	-0.01	58	0	-0.02	70	0	0.01	46	0.01	0.01	52
Revolving	0	-0.08	73	0	-0.03	61	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0.39	-0.02	97	0	-0.01	63	0	-0.01	67	0	0	48	0.01	0	58
Commercial real estate loans	0	0	63	0	0.05	43	0.02	0.04	60	0	0.07	23	0.01	0.01	52
Construction and land development	0	-0.02	72	0	0	57	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0.04	0	93	0	0	56
Nonfarm nonresidential	0	0.01	60	0	0.07	38	0.04	0.05	62	0	0.11	14	0.01	0.02	56
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0	0.01	56
Other	0	0	54	0	0.06	41	0.04	0.04	66	0	0.08	24	0.01	0.01	69
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.04	0.11	16	0.35	0.20	73	0.15	0.17	53	2.76	0.47	96	0.97	0.37	88
Loans to individuals		0.70			1.06			0.71		0.42	1.13	25		1.17	
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	16	0	0.15	41	0	0.15	30

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	15,872	33,567	24,222	18,767	30,125
90+ days past due loans and leases	9,896	22,546	7,453	29,208	25,791
Nonaccrual loans and leases	59,327	97,730	72,502	128,955	225,384
Total past due and nonaccrual loans and leases	85,095	153,843	104,177	176,930	281,300
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	17,995	33,717	19,387	45,432	35,067
Total restructured loans and leases	17,995	33,717	19,387	45,432	35,067
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	3,865	16,359	3,986	16,667	8,207
Nonaccrual loans held for sale	0	0	0	6,966	0
Total past due and nonaccrual loans held for sale	3,865	16,359	3,986	23,633	8,207
Restructured loans and leases in compliance	0	0	0	0	0
Other real estate owned	0	0	0	0	0
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases	0.07	0.32	11	0.14	0.33	21	0.11	0.32	18	0.08	0.39	9	0.11	0.43	11
90+ days past due loans and leases	0.05	0.10	59	0.09	0.11	71	0.03	0.10	55	0.12	0.12	72	0.09	0.15	60
Nonaccrual loans and leases	0.27	0.44	30	0.40	0.65	29	0.32	0.46	35	0.52	0.66	43	0.83	0.51	82
90+ days past due and nonaccrual loans and leases	0.32	0.59	28	0.49	0.82	34	0.35	0.62	30	0.64	0.85	41	0.92	0.71	72
30–89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.08	0.10	57	0.14	0.13	61	0.08	0.10	52	0.18	0.13	70	0.13	0.14	58
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0.02	0	91	0.07	0	95	0.02	0	91	0.07	0	95	0.03	0	95
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0.03	0.01	86	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets	0.07	0.32	11	0.14	0.33	21	0.11	0.32	18	0.08	0.40	9	0.11	0.43	11
90+ days past due assets	0.05	0.10	59	0.09	0.11	71	0.03	0.10	54	0.12	0.12	72	0.09	0.15	58
Nonaccrual assets	0.27	0.45	29	0.40	0.66	28	0.32	0.47	35	0.52	0.67	42	0.83	0.53	82
30+ days past due and nonaccrual assets	0.39	0.94	19	0.63	1.18	26	0.46	0.97	20	0.72	1.29	29	1.03	1.19	54
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.22	0.35	33	0.30	0.50	32	0.23	0.36	32	0.42	0.52	44	0.77	0.44	86
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.36	29	0.30	0.53	29	0.23	0.37	29	0.42	0.55	40	0.77	0.48	84
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.19	0.41	20	0.24	0.58	16	0.21	0.41	22	0.34	0.60	27	0.69	0.53	69
Allowance for loan and lease losses	28.10	62.77	20	40.30	69.27	28	34.22	62.64	25	50.65	66.66	39	115.55	115.41	60
Equity capital + allowance for loan and lease losses	1.80	3.67	22	2.87	5.03	26	2.12	3.60	32	4.13	4.97	41	7.45	4.28	82
Tier 1 capital + allowance for loan and lease losses	1.65	4.23	16	2.74	5.96	16	2.03	4.30	19	4	6.05	28	7.25	5.65	71
Loans and leases + other real estate owned	0.27	0.69	17	0.40	0.97	13	0.32	0.71	19	0.52	0.97	24	0.83	0.85	52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.02	0.26	7	0.27	0.31	54	0.04	0.26	8	0.16	0.39	25	0.13	0.38	18
90+ days past due .....	0.13	0.13	77	0.30	0.13	86	0.09	0.12	74	0.32	0.16	82	0.10	0.16	64
Nonaccrual .....	0.32	0.51	41	0.49	0.76	38	0.38	0.52	41	0.61	0.76	46	0.13	0.46	15
Commercial and industrial															
30–89 days past due .....	0.16	0.26	45	0.21	0.22	63	0.21	0.24	56	0.11	0.23	35	0.24	0.31	49
90+ days past due .....	0.04	0.03	74	0.05	0.02	82	0.04	0.04	70	0.13	0.03	89	0.23	0.05	91
Nonaccrual .....	0.50	0.53	57	0.90	0.69	72	0.65	0.57	66	1.24	0.75	79	2.82	0.83	95
Individuals															
30–89 days past due .....	0.37	0.67	32	0.20	0.53	28	0	0.63	6	0.65	0.83	41	0	0.83	5
90+ days past due .....	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual .....	0.04	0.16	37	0.07	0.22	40	0.05	0.17	39	0.62	0.28	82	0.04	0.17	38
Depository institution loans															
30–89 days past due .....		0			0.01			0.01			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.01			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual .....	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due .....		0			0.03			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0	0.13	17	0.01	0.13	42	0.05	0.12	60	0	0.18	35	0	0.20	28
90+ days past due .....	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual .....	0.01	0.08	52	0.01	0.15	45	0.01	0.09	50	0.01	0.15	42	0	0.13	32

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.02	0.44	3	0.01	0.47	3	0.44	0.46	56	0.49	0.65	48	0.02	0.67	3
	90+ days past due	1.13	0.25	87	2.87	0.28	91	1.10	0.24	87	3.13	0.33	92	0.27	0.31	76
	Nonaccrual	0.05	0.68	7	0.30	0.88	17	0.44	0.71	40	0.03	0.89	3	0.05	0.73	2
Revolving	30-89 days past due	0	0.27	6	0	0.31	6	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0	1.02	5	0	1.31	4	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30-89 days past due	0.02	0.46	4	0.01	0.48	3	0.44	0.49	58	0.49	0.65	49	0.02	0.70	3
	90+ days past due	1.14	0.28	87	2.89	0.31	91	1.12	0.26	87	3.15	0.38	90	0.27	0.35	76
	Nonaccrual	0.05	0.66	6	0.30	0.85	19	0.45	0.67	42	0.03	0.87	4	0.05	0.70	3
Junior lien	30-89 days past due	0	0.01	12	0	0.01	9	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	9	0	0.05	6	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30-89 days past due	0.02	0.16	16	0.30	0.22	71	0	0.15	7	0.12	0.26	43	0.18	0.18	60
	90+ days past due	0.04	0.01	88	0.04	0.02	78	0	0.01	28	0	0.02	23	0	0.03	48
	Nonaccrual	0.35	0.37	56	0.51	0.62	48	0.38	0.38	58	0.68	0.62	57	0.18	0.23	46
Construction and development	30-89 days past due	0.05	0.19	51	0	0.22	15	0	0.17	17	0.09	0.28	45	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0.05	0.03	80	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0.09	0.22	54	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0.49	0	98	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0	0.13	6	0.63	0.20	90	0	0.13	14	0.17	0.23	56	0.39	0.14	88
	90+ days past due	0.09	0.01	90	0	0.02	27	0	0.01	31	0	0.02	26	0.01	0.03	53
	Nonaccrual	0.70	0.45	79	1.09	0.78	72	0.74	0.45	76	1.46	0.80	81	0.38	0.28	71
Owner Occupied	30-89 days past due	0	0.04	10	0.02	0.06	43	0	0.04	25	0.05	0.07	53	0	0.07	8
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0.01	0.01	65
	Nonaccrual	0.69	0.17	96	0.83	0.32	90	0.73	0.17	96	1.05	0.27	96	0.03	0.16	22
Other	30-89 days past due	0	0.08	12	0.61	0.12	93	0	0.08	14	0.11	0.14	60	0.39	0.07	94
	90+ days past due	0.09	0.01	93	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.01	0.24	20	0.26	0.40	46	0.01	0.23	20	0.41	0.44	55	0.35	0.10	90
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	3.53	0.11	97	3.31	0.23	98
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,011,852	984,704	1,009,057	992,394	978,700
Retained earnings	1,992,032	1,800,068	1,959,502	1,735,014	1,694,608
Accumulated other comprehensive income (AOCI)	-205,425	-56,437	-47,715	15,774	8,950
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,798,459	2,728,335	2,920,844	2,743,182	2,682,258
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	18,613	19,175	18,774	19,258	19,309
Accumulated other comprehensive income-related adjustments	-205,425	-56,437	-47,715	15,774	8,950
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,985,271	2,765,597	2,949,785	2,708,150	2,653,999
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,985,271	2,765,597	2,949,785	2,708,150	2,653,999
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	300,000	560,000	300,000	260,000	260,000
Non-qualifying capital instruments	110,000	0	110,000	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	-1,470
Additional tier 1 capital before deductions	410,000	560,000	410,000	260,000	258,530
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	410,000	560,000	410,000	260,000	258,530
<b>Tier 1 Capital</b>	3,395,271	3,325,597	3,359,785	2,968,150	2,912,529
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	475,020	247,581	509,846	282,490	282,129
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	217,727	238,784	215,909	248,097	203,687
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	692,747	486,365	725,755	530,587	485,816
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	692,747	486,365	725,755	530,587	485,816
Exited advanced approach tier 2 capital					
Total capital	4,088,018	3,811,962	4,085,540	3,498,737	3,398,345
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	34,361,430	39,979,828	37,291,334	39,485,534	34,610,316
Less: Deductions from common equity tier 1 capital	18,613	19,175	18,774	19,258	19,309
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	34,342,817	39,960,653	37,272,560	39,466,276	34,591,007
Total risk-weighted assets	26,066,913	27,148,485	26,663,482	28,954,374	29,885,010
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.45	12.18	42	10.19	12.54	14	11.06	12.37	29	9.35	12.35	4	8.88	12.11	3
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.03	12.88	59	12.25	13.31	37	12.60	13.11	46	10.25	13.08	6	9.75	12.78	4
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	15.68	14.72	73	14.04	15.37	24	15.32	14.91	62	12.08	15.23	3	11.37	14.36	3
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.89	9.06	74	8.32	9.15	27	9.01	8.98	57	7.52	9.13	8	8.42	9.76	14
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	7	11	18	24	-100.00	-100.00
Other insurance activities income	0	7	11	18	24	-100.00	-100.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	130,853	130,786	130,345	130,186	127,663	0.05	21.65

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	28	0	0.36	26	0	0.41	27	0	0.47	25
Premium income / Insurance activities revenue		3.33			2.23	43		2.76	42		2.84	40		7.32	37
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	

Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.63	12.22	17	3.67	11	21	3.65	12	18	4.04	11.03	25	4.11	11.51	25

**Broker-Dealer Activities**

Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	22,694	27,029	23,074	16,063	82,732
Real estate loans	7,694	2,790	7,774	2,828	3,676
Commercial and industrial loans	15,000	24,239	15,300	13,235	79,056
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	22,694	27,029	23,074	16,063	82,732
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct												
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	

#### Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.72		0.37		0.20		5.18		27.03
Commercial and industrial loans	1.62		1.94		0.79		0.64		0.29
Foreign governments and institutions	0		0		0		0		0

#### Growth Rates

Net loans and leases	-16.04	10.28	28	-34.54	-6.17	14	43.65	6.83	86	-80.58	-2.40	5	10,241.50	22.48	98
Total selected assets	-16.04	17.19	21	-34.54	-2.56	15	43.65	9.48	84	-80.58	2.04	7	10,241.50	12.40	98
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	414,420	0	462,405	342,624	-100.00	-100.00
1–4 family residential loans	0	414,420	0	462,405	342,624	-100.00	-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	14,713	0	14,713	14,713	-100.00	
1–4 family residential loans	0	14,713	0	14,713	14,713	-100.00	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	1.03	0	1.23	1.05
1–4 family residential loans	0	1.03	0	1.23	1.05
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1–4 family residential loans		3.92		4.33	12.20
Home equity lines		0.02		0.02	0.02
Credit card receivables		0		0	0
Auto loans and other consumer loans		0.10		0.10	0.08
Commercial and industrial loans		29.39		28.42	27.42
All other loans and leases		66.58		67.13	60.28

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### Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure		3.55		3.18	4.29
1-4 family residential loans		3.55		3.18	4.29
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)		0		0	0
Seller's interest carried as securities and loans		0		0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0.44	0	0.50	0.51
Total retained credit exposure and asset sale credit exposure	0.43	0.44	0.44	0.50	0.51

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	4,516	0	5,304	13,927	-100.00	-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	4,516	0	5,304	13,927	-100.00	-100.00
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	5,145	0	6,163	3,036	-100.00	-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	5,145	0	6,163	3,036	-100.00	-100.00
Total past due securitized assets	0	9,661	0	11,467	16,963	-100.00	-100.00
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans		1.09		1.15	4.06
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets		1.09		1.15	4.06
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans		1.24		1.33	0.89
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets		1.24		1.33	0.89
Total past due securitized assets percent of securitized assets		2.33		2.48	4.95
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans		0		0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets		0		0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans		0.47		0.77	0.43
Home equity lines		0		0	0
Credit card receivables					
Commercial and industrial loans		0.21		0.11	0.24
All other loans and leases		0.11		0.05	0.07
Total managed loans past due 30–89 days		0.15		0.10	0.16
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans		2.19		2.38	0.34
Home equity lines		0		0	0
Credit card receivables					
Commercial and industrial loans		0.05		0.13	0.23
All other loans and leases		0.01		0	0
Total managed loans past due 90+ days		0.11		0.14	0.10
<b>Total Past Due Managed Assets</b>		0.26		0.24	0.26
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans		0		0	0.01
Home equity lines		0		0	0
Credit card receivables					
Commercial and industrial loans		0.35		2.76	0.97
All other loans and leases		0		0.01	0
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>		0.10		0.79	0.27

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# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
<b>Operating Income</b>								
Income from bank subsidiaries .....	3,413	3,413	13,650	13,650	13,650	0.00	0.03	
Dividends .....	2,600	2,600	10,400	10,400	10,400	0.00	0.00	
Interest .....	813	813	3,250	3,250	3,250	0.00	0.12	
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from nonbank subsidiaries .....	19	60	226	248	302	-68.33	-24.00	
Dividends .....	19	18	72	96	151	5.56	-24.00	
Interest .....	0	42	154	152	151	-100.00		
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0	0	0			
Dividends .....	0	0	0	0	0			
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Total income from subsidiaries .....	3,432	3,473	13,876	13,898	13,952	-1.18	-0.15	
Securities gains (losses) .....	0	0	0	0	0			
Other operating income .....	2	1	5	3	17	100.00	-50.00	
Total operating income .....	3,434	3,474	13,881	13,901	13,969	-1.15	-0.20	
<b>Operating Expenses</b>								
Personnel expenses .....	187	205	720	725	607	-8.78	62.61	
Interest expense .....	3,859	1,829	13,532	7,316	7,316	110.99	110.99	
Other expenses .....	1,349	1,585	8,592	10,990	10,008	-14.89	-22.43	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	5,395	3,619	22,844	19,031	17,931	49.07	46.48	
Income (loss) before taxes .....	-1,961	-145	-8,963	-5,130	-3,962			
Applicable income taxes (credit) .....	-482	-32	-2,179	-1,135	-861			
Extraordinary items .....								
Income before undistributed income of subsidiaries .....	-1,479	-113	-6,784	-3,995	-3,101			
Equity in undistributed income of subsidiaries .....	40,583	71,504	258,539	68,100	323,783	-43.24	-2.82	
Bank subsidiaries .....	40,583	71,504	258,539	68,100	323,783	-43.24	-2.82	
Nonbank subsidiaries .....	0	0	0	0	0			
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	39,104	71,391	251,755	64,105	320,682	-45.23	-6.01	
<b>Memoranda</b>								
Bank net income .....	43,183	74,104	268,939	78,500	334,183	-41.73	-2.66	
Nonbank net income .....	19	18	72	96	151	5.56	-24.00	
Subsidiary holding companys' net income .....	0	0	0	0	0			

BHC Name

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# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	3,090,828	86.58	2,982,192	88.35	3,202,548	86.88	2,977,437	2,924,924	3.64	53.21
Common and preferred stock	3,040,828	85.18	2,932,192	86.87	3,152,548	85.53	2,927,437	2,874,924	3.70	54.56
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	50,000	1.40	50,000	1.48	50,000	1.36	50,000	50,000	0.00	0.00
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	3,406	0.10	3,406	0.10	3,406	0.09	3,406	3,406	0.00	0.00
Common and preferred stock	3,406	0.10	3,406	0.10	3,406	0.09	3,406	3,406	0.00	0.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	15,000	0.44	0	0	7,500	10,500	-100.00	
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	434,072	12.16	335,305	9.93	438,743	11.90	57,456	71,449	29.46	100.13
Cash and due from unrelated depository institution	18	0	18	0	18	0	16	13	0.00	-59.09
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	41,640	1.17	39,474	1.17	41,301	1.12	39,551	38,639	5.49	17.21
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,569,964	100.00	3,375,395	100.00	3,686,016	100.00	3,085,366	3,048,931	5.76	57.04
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	371,020	10.39	108,841	3.22	370,910	10.06	108,816	108,715	240.88	242.15
Other liabilities	7,630	0.21	3,613	0.11	3,668	0.10	1,320	1,768	111.18	564.06
Balance due to subsidiaries and related institutions	113,406	3.18	113,406	3.36	113,406	3.08	113,406	113,406	0.00	0.00
Total liabilities	492,056	13.78	225,860	6.69	487,984	13.24	223,542	223,889	117.86	120.66
Equity Capital	3,077,908	86.22	3,149,535	93.31	3,198,032	86.76	2,861,824	2,825,042	-2.27	50.12
Perpetual preferred stock (income surplus)	300,000	8.40	450,000	13.33	300,000	8.14	150,000	150,000	-33.33	100.00
Common stock	507	0.01	505	0.01	506	0.01	504	503	0.40	2.22
Common surplus	1,021,505	28.61	994,359	29.46	1,018,711	27.64	1,002,050	988,357	2.73	5.70
Retained earnings	1,961,329	54.94	1,761,116	52.18	1,926,538	52.27	1,693,504	1,677,240	11.37	110.22
Accumulated other comprehensive income	-205,425	-5.75	-56,437	-1.67	-47,715	-1.29	15,774	8,950		
Other equity capital components	-8	0	-8	0	-8	0	-8	-8		
Total liabilities and equity capital	3,569,964	100.00	3,375,395	100.00	3,686,016	100.00	3,085,366	3,048,931	5.76	57.04
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	113,406	3.18	113,406	3.36	113,406	3.08	113,406	113,406	0.00	0.00
Notes payable to subsidiaries that issued TPS	110,000	3.08	110,000	3.26	110,000	2.98	110,000	110,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	4.91	9.94	11	9.56	12.54	26	8.04	11.94	12	2.26	7.29	12	11.97	9.68	75
Bank net income / Average equity investment in banks.....	5.58	10.44	9	10.12	12.55	34	8.88	11.80	22	2.75	7.45	11	12.35	10.51	74
Nonbank net income / Average equity investment in nonbanks.....	2.23	11.36	37	2.11	12.53	31	2.11	13.12	28	2.82	9.75	39	4.43	7.89	46
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income.....	110.43	97.54	88	103.80	95.97	72	106.83	96.79	83	122.46	88.16	94	104.21	82.22	60
Nonbank net income / Parent net income.....	0.05	3.43	42	0.03	2.83	35	0.03	3.40	34	0.15	3.59	40	0.05	5.93	25
Subsidiary holding companies' net income / Parent net income.....		80.23			65.70			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital.....	15.99	16.87	62	7.17	17.74	29	15.26	16.81	59	7.81	20.06	29	7.93	20.43	34
Total debt / Equity capital.....	12.05	11.65	62	3.46	11.90	31	11.60	11.71	64	3.80	14.41	28	3.85	14.31	34
Total debt + notes payable to subs that issued TPS / Equity capital.....	15.63	13.71	65	6.95	14.30	32	15.04	13.63	66	7.65	16.67	31	7.74	16.36	40
Total debt + Loans guaranteed for affiliate / Equity capital.....	12.05	11.72	62	3.46	12.02	31	11.60	11.77	64	3.80	14.68	28	3.85	14.56	34
Total debt / Equity capital – excess over fair value.....	12.05	11.75	62	3.46	12	31	11.60	11.81	64	3.80	14.52	28	3.85	14.51	34
Long-term debt / Equity capital.....	12.05	11.08	64	3.46	11.33	31	11.60	10.95	65	3.80	13.56	28	3.85	13.04	35
Short-term debt / Equity capital.....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	39.84	40.81	44	16.37	35.48	35	39.93	39.86	44	27.49	34.67	40	27.49	28.44	52
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	98.91	103.47	28	93.21	102.85	8	98.68	103.22	25	102.41	102.81	48	101.89	103.22	46
Total investment in subs / Equity capital.....	100.53	108.45	34	94.79	108.21	8	100.25	108.40	32	104.16	110.16	46	103.66	111.07	41
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	-0.22	0.38	22	-0.75	0.22	6	-0.17	0.29	22	1.08	0.47	75	0.17	0.36	44
Equity investment in subs – equity cap / Net income-div (X).....		1.31			0.74			1.05		1.27	1.82	50	0.17	1.22	13
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	41.47	129.62	22	47.39	111.20	24	44.58	152.85	10	52.24	136.59	7	53.57	177.68	6
Cash from ops + noncash items + op expense / Op expense + dividend.....	79.92	125.04	32	79.75	98.58	38	51.96	154.48	12	47.87	147.24	5	50.72	190.27	7
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	53.02	98.29	29	3,855.76	85.35	99	351.54	98.54	98	51.39	134.08	8	34.62	116.34	8
Pretax operating income + interest expense / Interest expense.....	49.18	2,251.18	25	92.07	1,142.88	30	33.76	1,835.33	6	29.88	2,016.32	4	45.84	1,968.54	5
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	56.26	1,728.15	24	94.06	1,357.31	27	43.79	1,770.77	7	51.21	1,539.23	5	67.90	1,632.83	4
Dividends + interest from subsidiaries / Interest expense + dividends.....	42	145.40	24	61.93	117.86	30	43.02	174.12	10	81.44	150.43	18	81.75	210.80	9
Fees + other income from subsidiaries / Salary + other expenses.....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	9.07	20.52	25	18.89	33.13	40	13.45	47.61	27	6.57	35.64	19	32.89	57.11	70
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	11.97	3.42	88	10.30	3.97	84	11.82	3.44	90	0.01	3.85	31	0	2.64	34
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.24		0	0.05	46		0.17		0	0.10	46	0	0.04	43
Nonaccrual.....		0.75		0	1.22	40		0.92		0	1.03	40	0	0.54	40
Total.....		1		0	1.27	37		1.09		0	1.13	37	0	0.58	34
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		64.91			74.87			66.37			81.10			57.84	
Dividends declared / Net income .....	11.03	33.46	15	5.29	23.13	16	7.44	28.27	12	15.21	42.29	15	3.04	33.08	8
Net income – dividends / Average equity.....	4.37	6.76	29	9.05	9.52	54	7.44	8.62	41	1.92	4.14	23	11.61	6.46	91
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	60.28	124.34	34	68.80	101.14	38	55.55	155.92	21	106.67	132.17	40	106.67	178.13	29
Dividends from nonbank subsidiaries .....	0.44	1.65	82	0.48	3.28	79	0.38	4.90	59	0.98	3.41	66	1.55	7.53	62
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	60.72	153.16	26	69.28	128.99	31	55.94	203.53	12	107.65	174.85	26	108.22	260.40	17
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	6.02	43.39	30	3.51	30.63	32	3.87	45.96	13	13.25	60.28	12	3.11	66.55	9
Interest income from bank subsidiaries.....	1.88	0.15	95	1.10	0.12	91	1.21	0.11	92	4.14	0.36	95	0.97	0.54	76
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	7.90	49.34	27	4.61	33.49	24	5.08	51.33	11	17.39	62.88	13	4.08	69.36	6
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	31.46	84	100	47.24	78	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.20	37	233.33	2.80	96	213.89	2.44	96	158.33	7.38	95	100	20.25	87
Management and service fees from nonbank subsidiaries .....	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	100	39.06	82	333.33	69.48	90	313.89	87.22	90	258.33	79.84	88	200	150.41	74
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	75.71	60.28	41	74.84	58.57	45	74.92	74.16	27	74.81	69.76	30	74.45	67.32	32
Interest income from bank subsidiaries.....	23.68	1.04	93	23.40	0.72	94	23.41	0.23	97	23.38	0.63	96	23.27	0.80	96
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.39	73.91	51	98.24	71.70	54	98.34	83.13	50	98.19	82.20	55	97.72	78.80	52
Dividends from nonbank subsidiaries .....	0.55	4.30	76	0.52	5.32	75	0.52	3.07	60	0.69	1.95	64	1.08	2.65	63
Interest income from nonbank subsidiaries.....	0	0.21	40	1.21	0.82	86	1.11	0.18	89	1.09	0.73	86	1.08	1.19	82
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.55	6.88	67	1.73	10.59	63	1.63	4.67	64	1.78	4.70	60	2.16	7.29	58
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	30.57	28.43	58	104.19	29.59	88	30.58	26.38	63	104.22	27.08	90	104.31	28.33	90